



Order Filed on May 13, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

**IN RE:  
ZELMIR INES PIAO COSTA**

**Case No.: 18-20204 JKS**

**Hearing Date: 5/9/2019**

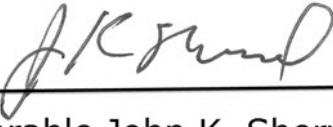
**Judge: JOHN K. SHERWOOD**

**Debtor is Entitled To Discharge**

**ORDER CONFIRMING PLAN**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: May 13, 2019**

  
**Honorable John K. Sherwood  
United States Bankruptcy Court**

Case No.: 18-20204 JKS

Caption of Order: ORDER CONFIRMING PLAN

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 2/1/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 6/1/2018, the Debtor shall pay the Standing Trustee
  - the sum of \$14,500.00 paid into date over 10 month(s), and then
  - the sum of \$2,054.00 for a period of 50 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that the Debtor must become current by 5/30/2019 or the case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that should the Debtor fail to make plan payments for a period of more than 30 days, the Standing Trustee may file with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-receipt of Payment and request that the Debtors case be dismissed. The Debtor shall have fourteen (14) days from the date of the filing of the Certification to file with the Court and serve upon the Trustee a written objection to such Certification; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Zelmir Ines Piao Costa  
 Debtor

Case No. 18-20204-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db +Zelmir Ines Piao Costa, 428 South 9th Street, Newark, NJ 07103-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Palm Avenue Hialeah Trust, a Delaware Statutory Trust, for and on behalf and solely with respect to Palm Avenue Hialeah Trust, Series 2014-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Emmanuel J. Argentieri on behalf of Creditor GreenPoint Mortgage Funding, Inc. bk@rgalegal.com Guenther Waldow, Jr. on behalf of Creditor City of Newark waldowg@ci.newark.nj.us

Marie-Ann Greenberg magecf@magnettrustee.com

Rebecca Ann Solarz on behalf of Creditor Palm Avenue Hialeah Trust, a Delaware Statutory Trust, for and on behalf and solely with respect to Palm Avenue Hialeah Trust, Series 2014-1 rsolarz@kmllawgroup.com

Steven D. Pertuz on behalf of Debtor Zelmir Ines Piao Costa pertuzlaw@verizon.net, G16461@notify.cincompass.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7